In the Claims:

Please amend Claims 2-8, 10, 13, 17, 39, 41-43, 50, 82, 84, 87, and 94-97. A

complete copy of the claims as amended appears below.

1.   (Cancelled).

1   2.   (Currently Amended) The system according to Claim 82, wherein said parsing

2   ~~functionality~~ engine is adapted to parse data from a print stream of data provided by said

3   plurality of billers.

1   3.   (Currently Amended) The system according to Claim 82, wherein said parsing

2   ~~functionality~~ engine is adapted to parse data from a data interchange stream of data

3   provided by said plurality of billers.

1   4.   (Currently Amended) The system according to Claim 82, wherein said parsing

2   ~~functionality~~ engine is adapted to parse data from a financial data stream provided by said

3   plurality of billers.

1   5.   (Currently Amended) The system according to Claim 82, wherein said

2   presentation ~~functionality~~ engine is adapted to output transformed billing data for use by

3   said bill payers using financial software.

1   6.   (Currently Amended) The system according to Claim 82, wherein said

2   presentation ~~functionality~~ engine is adapted to output transformed billing data for use by

3   said bill payers not using financial software.

1   7.   (Currently Amended) The system according to Claim 82, wherein said

2   presentation ~~functionality~~ engine is adapted to output transformed billing data for use by

3   said bill payers using a browser.

1   8.   (Currently Amended) The system according to Claim 82, wherein said

2   presentation ~~functionality~~ engine employs style sheet functionality in order to render

3   transformed billing data in a form suitable for said bill payers.

1   9.   (Previously Presented) The system according to Claim 82, wherein transformed

2   billing data is provided to said bill payers using markup language.

1   10.   (Currently Amended) The system according to Claim 82, further comprising ~~an~~

2   ~~interactivity functionality~~ a customer service and interaction management component

3   adapted to detect and respond to communications from said bill payers by at least

4   (i) retrieving transformed billing data from said database and presenting it to said bill

5   payers in a form requested by said bill payers; and (ii) altering transformed billing data

6   in said database corresponding to said bill payers according to said communications.

11-12. (Cancelled).

1   13.   (Currently Amended) The system according to Claim 82, wherein the biller

2   ~~interactivity functionality~~ interaction management component is adapted to allow said

3   plurality of billers to alter appearance and content of bills presented to said bill payers,

4   said biller interface allowing said plurality of billers to communicate with said bill payers

5   regarding said bills.

14-16. (Cancelled).

1   17.   (Currently Amended) The system according to Claim 87, wherein the third party

2   ~~interactivity functionality~~ interactive management component is a financial source

3   interface adapted to send and receive communications to and from at least one financial

4   entity and to alter the transformed billing data in said database according to said financial

5   source communications.

18-21. (Cancelled).

1   22.   (Previously Presented) The method of Claim 88, wherein said billing data is

2   received as a print stream of data provided by said plurality of billers.

1   23.   (Previously Presented) The method of claim 88, wherein said billing data is

2   received as a data interchange stream of data provided by said plurality of billers.

1   24.   (Previously Presented) The method of Claim 88, wherein said billing data is

2   received as a financial data stream provided by said plurality of billers.

1   25.   (Previously Presented) The method of Claim 88, wherein said at least some of said

2   transformed billing data is output for use by said bill payers using financial software.

1   26.   (Previously Presented) The method of Claim 88, wherein said at least some of said

2   transformed billing data is output for use by said bill payers not using financial software.

1   27.   (Previously Presented) The method of Claim 88, wherein said at least some of said

2   transformed billing data is output for use by said bill payers using a browser.

1   28.   (Previously Presented) The method of Claim 88, wherein said at least some of said

2   transformed billing data is output using style sheet functionality in order to render

3   information in a form suitable for said bill payers.

1   29.   (Previously Presented) The method of Claim 88, wherein said at least some of said

2   transformed billing data is provided to said bill payers using markup language.

1   30.   (Previously Presented) The method of Claim 88, further comprising the step of

2   detecting and responding to communications from bill payers by at least (i) retrieving

3   transformed billing data from said database and presenting it to said bill payers in a form

4   requested by said bill payers and (ii) altering transformed billing data in said database

5   corresponding to said bill payers according to said communications.

      31.   (Cancelled).

1   32.   (Previously Presented) The method of Claim 88, further comprising the step of

2   allowing said plurality of billers to alter appearance and content of bills presented to said

3   bill payers.

1   33.   (Previously Presented) The method of Claim 88, further comprising the step of

2   allowing said plurality of billers to communicate with said bill payers regarding said bills.

1   34.   (Previously Presented) The method of Claim 93, wherein detecting and responding

2   to communications to and from a third party included detecting and responding to

3   communication from at least one financial entity and altering and storing information

4   according to said communications.

      35-38. (Cancelled).

1   39.   (Currently Amended) The system of Claim 94, wherein said <u>consumer</u> interface

2   <u>component</u> is adapted to allow said bill payers to specify the location of said output.

40.   (Cancelled).

1   41.   (Currently Amended) A system according to Claim 95, wherein said biller

2   ~~interactivity functionality~~ <u>interaction management component</u> is further adapted to allow

3   said plurality of billers to alter appearance and content of bills presented to said bill

4   payers based on said market segments.

1   42.   (Currently Amended) A system according to Claim 95, wherein said biller

2   ~~interactivity functionality~~ <u>interaction management component</u> is further adapted to allow

3   said plurality of billers to send marketing messages to said bill payers based on said

4   market segments.

1   43.   (Currently Amended) A system according to Claim 95, wherein said biller

2   ~~interactivity functionality~~ <u>interaction management component</u> is further adapted to allow

3   said plurality of billers to communicate with said bill payers based on said market

4   segments.

44-49. (Cancelled).

1   50.   (Currently Amended) A system according to Claim 82, wherein said biller

2   ~~interactivity functionality~~ interaction management component and said presentation

3   ~~functionality~~ engine are further adapted to present substantially the same information to

4   said plurality of billers and said bill payers in order to allow said plurality of billers to

5   interact with said bill payers regarding said same information.

     51-81. (Cancelled).

1   82.   (Currently Amended) An electronic bill presentment and payment system for

2   presenting and paying bills via an electronic data network, comprising:

3   (a)   an input processing ~~functionality~~ engine adapted to receive billing data

4   from a plurality of billers in a plurality of different billing data forms;

5   (b)   a parsing ~~functionality~~ engine adapted to parse the billing data received

6   from the plurality of billers in a plurality of different billing data forms to transform the

7   billing data into a common document model wherein the transformed billing data is all of

8   the same form;

9   (c)   a database stored in a computer-readable medium adapted to store the

10   transformed billing data parsed by the parsing ~~functionality;~~ engine;

11   (d)   a presentation ~~functionality~~ engine coupled to the database and adapted to

12   retrieve transformed billing data from the database and to output at least some of the

13   retrieved transformed billing data via the electronic data network for use by bill payers;

14   and

15   (e)   a̲ biller ~~interactivity functionality~~ interaction management component

16   coupled to the database and adapted to allow the plurality of billers individually to

17   retrieve and review transformed billing data from the database and to alter the

18   transformed billing data in the database.

1   83.   (Previously Presented) The system according to Claim 82 wherein the electronic

2   data network is the Internet.

1   84.   (Currently Amended) The system according to Claim 82 wherein the parsing

2   ~~functionality~~ engine is adapted to parse the billing data received from the plurality of

3   billers to transform the billing data into a common document model using rules of

4   conversion and a rules application process.

1   85.   (Previously Presented) The system according to Claim 84 wherein the rules of

2   conversion are defined by an operator using a uniform rules definition language.

1   86.   (Previously Presented) The system according to Claim 82 wherein the common

2   document model is adapted to accommodate the transformed billing data from the

3   plurality of billers and wherein each of the plurality of billers has a subset of data and

4   attributes accommodated by the common document model.

1   87.   (Currently Amended) The system according to Claim 82 comprising additionally a

2   third party ~~interactivity functionality~~ <u>interactive management component</u> coupled to the

3   database and adapted to allow a third party to retrieve for review transformed billing data

4   from the database and to alter the transformed billing data in the database.

1   88.   (Previously Presented) A method for presenting and paying bills via an electronic

2   data network, comprising:

3   (a) receiving electronic billing data from a plurality of billers in a plurality of

4   different billing data forms;

5   (b) parsing in a computer the electronic billing data received from the plurality of

6   billers in a plurality of different billing data forms to transform the billing data into a

7   common document model wherein the transformed billing data is all of the same form;

8   (c) a computer database adapted to store the transformed billing data parsed by the

9   parsing functionality;

10   (d) retrieving transformed billing data from the database and outputing at least

11   some of the retrieved transformed billing data via the electronic data network for use by

12   bill payers; and

13   (e) detecting and responding to electronic communications from the plurality of

14 billers to allow the plurality of billers individually to retrieve and review transformed

15 billing data from the database and to alter the transformed billing data in the database.

1 89. (Previously Presented) The method according to Claim 88 wherein the electronic

2 data network is the Internet.

1 90. (Previously Presented) The method according to Claim 88 wherein the parsing the

2 billing data received from the plurality of billers to transform the billing data into a

3 common document model includes parsing the billing data in a computer using rules of

4 conversion and a rules application process.

1 91. (Previously Presented) The method according to Claim 90 comprising additionally

2 defining the rules of conversion using a uniform rules definition language.

1 92. (Previously Presented) The method according to Claim 88 wherein the common

2 document model is adapted to accommodate the transformed billing data from the

3 plurality of billers and wherein each of the plurality of billers has a subset of data and

4 attributes accommodated by the common document model.

1   93.   (Previously Presented) The method according to Claim 88 comprising additionally

2   detecting and responding to communications from a third party to allow the third party to

3   retrieve for review transformed billing data from the database and to alter the transformed

4   billing data in the database.

1   94.   (Currently Amended): The system according to Claim 82 ~~comprising~~ additionally

2   comprising a ~~bill payer~~ consumer interface component adapted to allow said bill payers

3   to pay bills electronically.

1   95.   (Currently Amended) The system according to Claim 82 wherein the biller

2   ~~interactivity functionality~~ interaction management component allows said plurality of

3   billers to identify market segments of said bill payers according to market rules and

4   information retrieved from said database.

1   96.   (Currently Amended) The system according to Claim 87 wherein the third party

2   ~~interactivity functionality~~ interactive management component includes an agent interface

3   coupled to the database and adapted to allow a plurality of agents having agency

4   relationships with said plurality of billers to communicate with said bill payers regarding

5   bills.

1   97.   (Currently Amended) The system according to Claim 82 wherein the input

2   processing ~~functionality~~ <u>engine</u> includes a modularized input processing engine adapted

3   to preprocess billing data corresponding to a plurality of data types from the plurality of

4   billers and providing the preprocessed billing data to the parsing functionality for parsing.